

Fig. 1

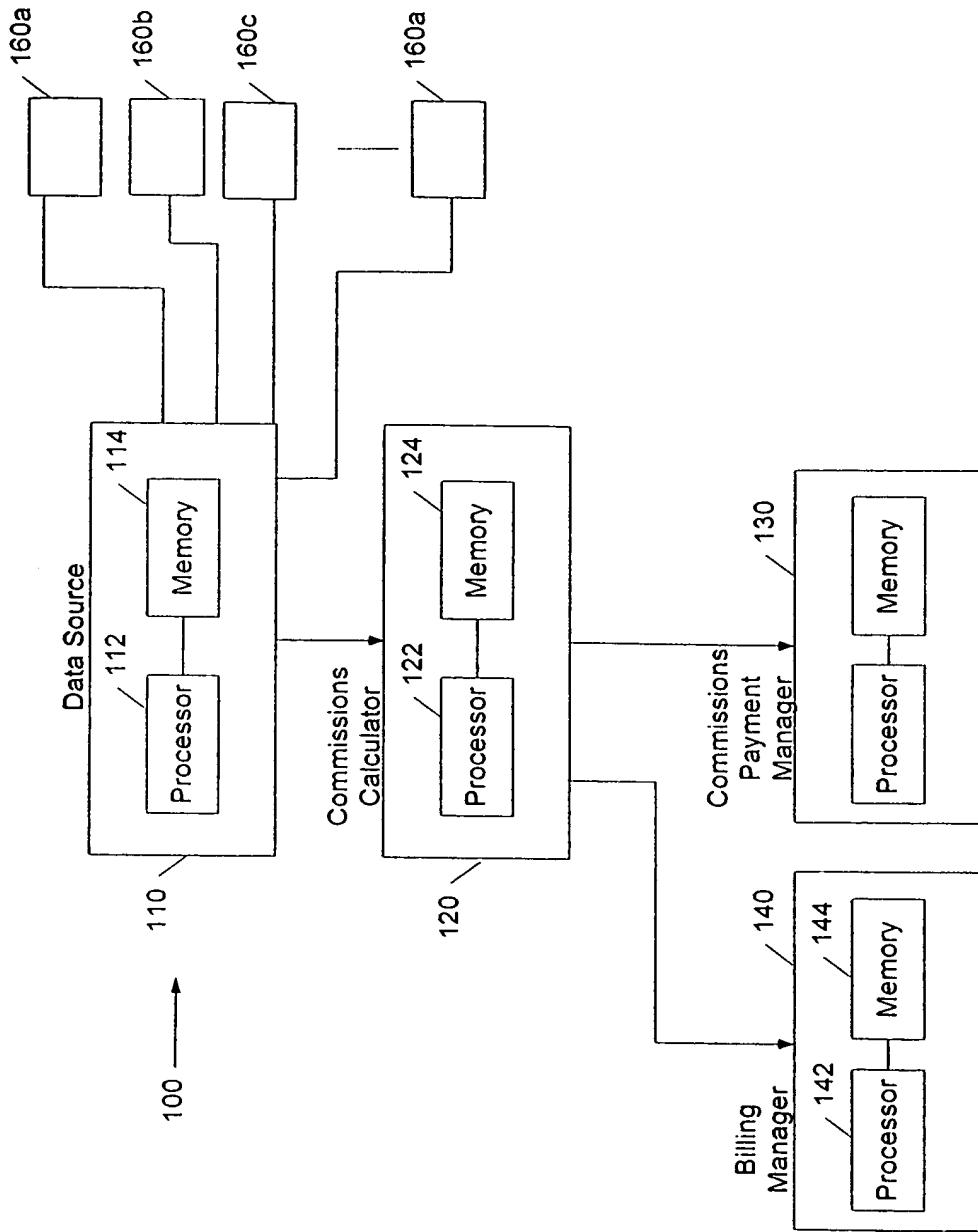


Fig. 2

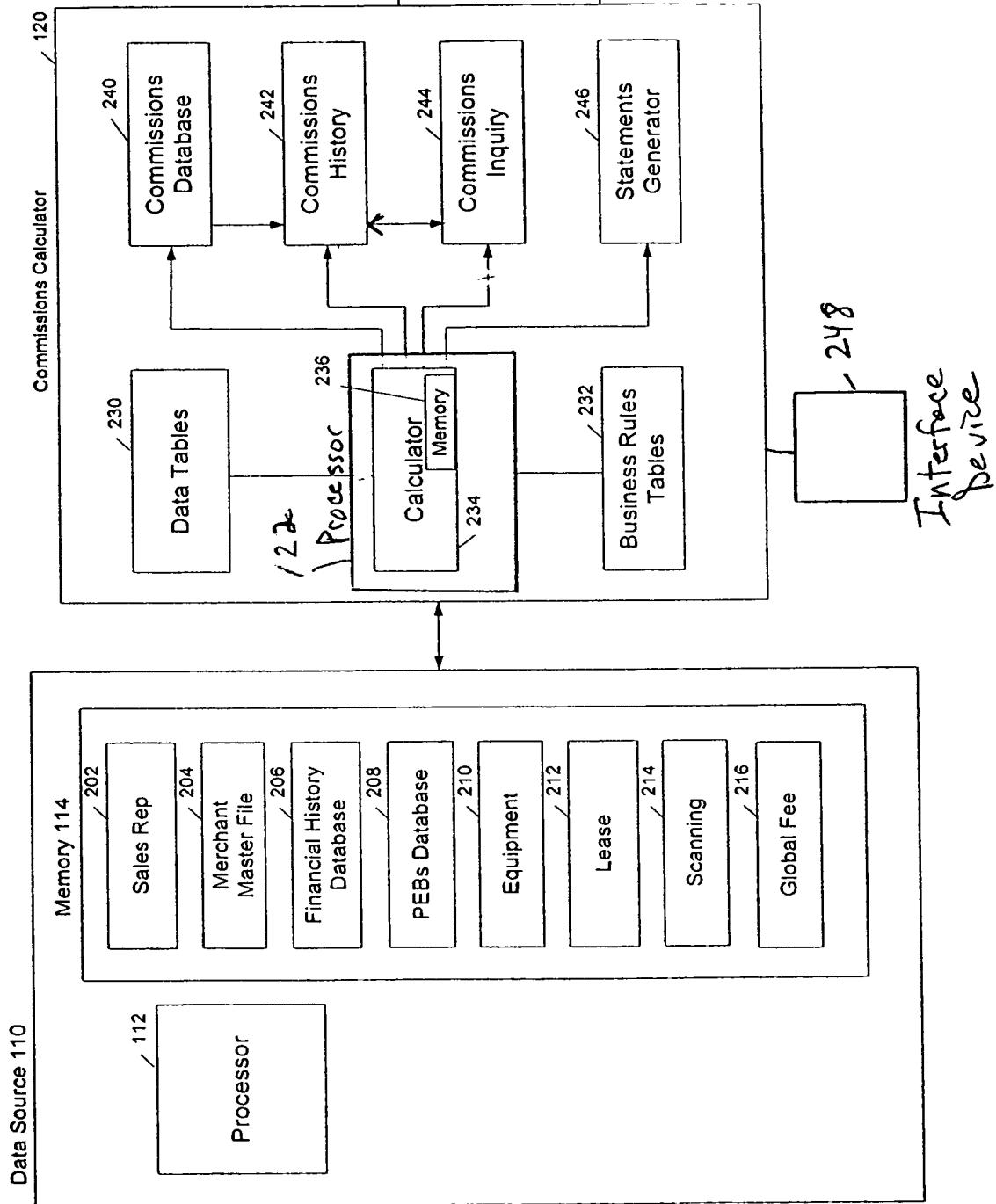


Fig. 3

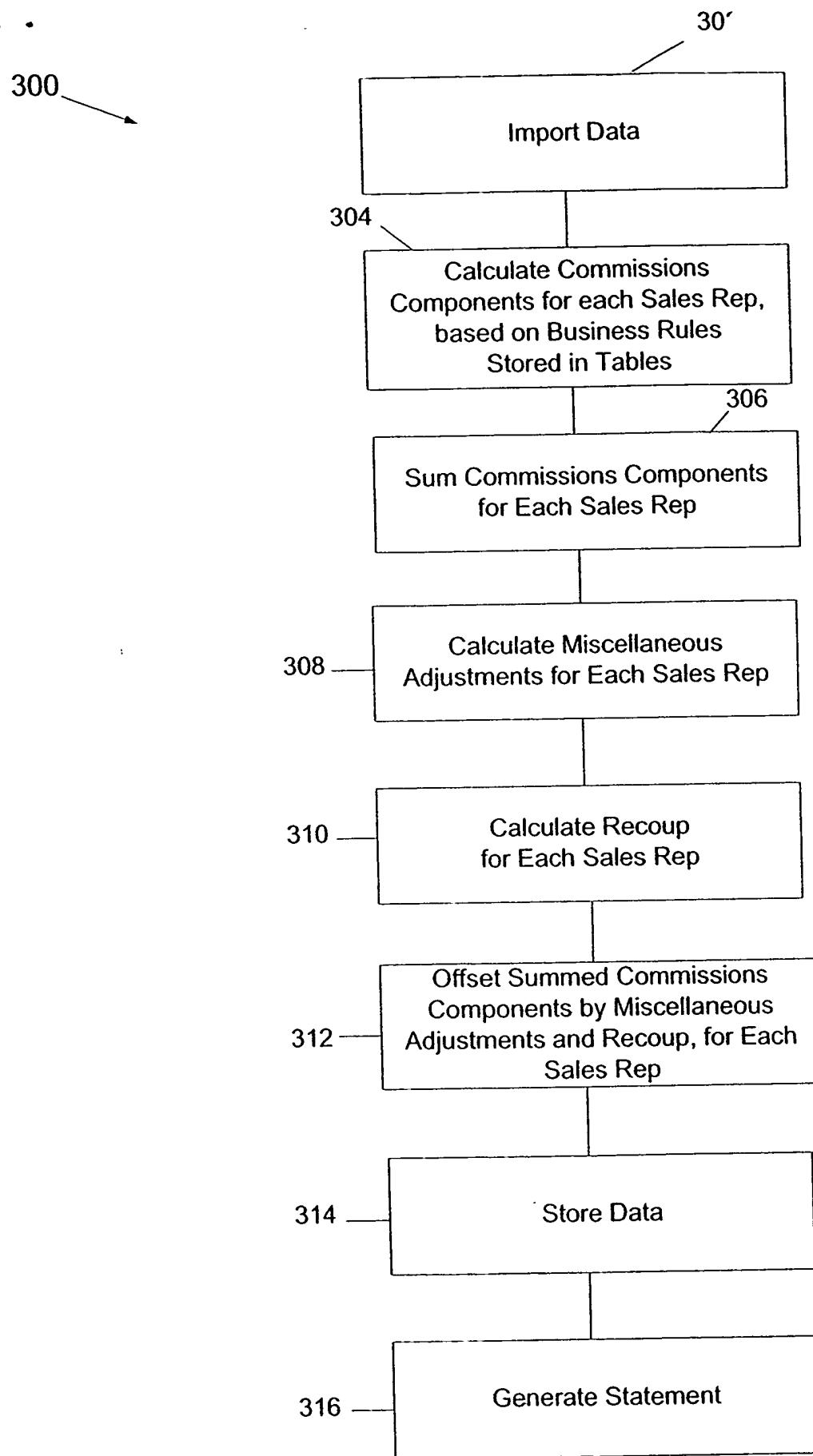


Fig. 4

RESID\_BASISPNTS Table

Marker	Plan Code	Bpts_year	Basis points	Pay_Months	Cap amount (\$)	Start date	End date
615	A1	1	15	60	1,000	05/01/1999	12/31/2000
615	A1	1	10	36	0	01/01/2001	06/30/2002
615	A1	2	7	60	1,000	05/01/1999	12/31/2000
615	A1	2	10	36	0	01/01/2001	06/30/2000
615	A1	3	5	60	1,000	05/01/1999	12/31/2000
615	A1	3	10	36	0	01/01/2001	06/30/2002
615	A1	4	4	60	750	05/01/1999	12/31/2000
615	A1	5	3	60	500	05/01/1999	12/31/2000
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Fig. 5

RESID\_\_AGEMONTTH Table

Marker	Plan Code	Fromage (Mos)	Toage (Mos)	CHK_Table	Bpts_year	Qlyr_base	Start date	End date
615	A1	1	4	O	1	C	01/01/1999	--
615	A1	5	5	A	1	C	01/01/1999	--
615	A1	6	13	Q	2	C	01/01/1999	--
615	A1	14	14	A	2	C	01/01/1999	--
615	A1	15	25	Q	3	C	01/01/1999	--
615	A1	26	37	Q	4	C	01/01/1999	--
615	A1	38	49	Q	5	C	01/01/1999	--
615	A1	50	61	Q	--	--	--	--
615	A1	--	--	O	--	--	--	--
615	--	--	--	O	--	--	--	--
615	--	--	--	O	--	--	--	--

Fig. 6

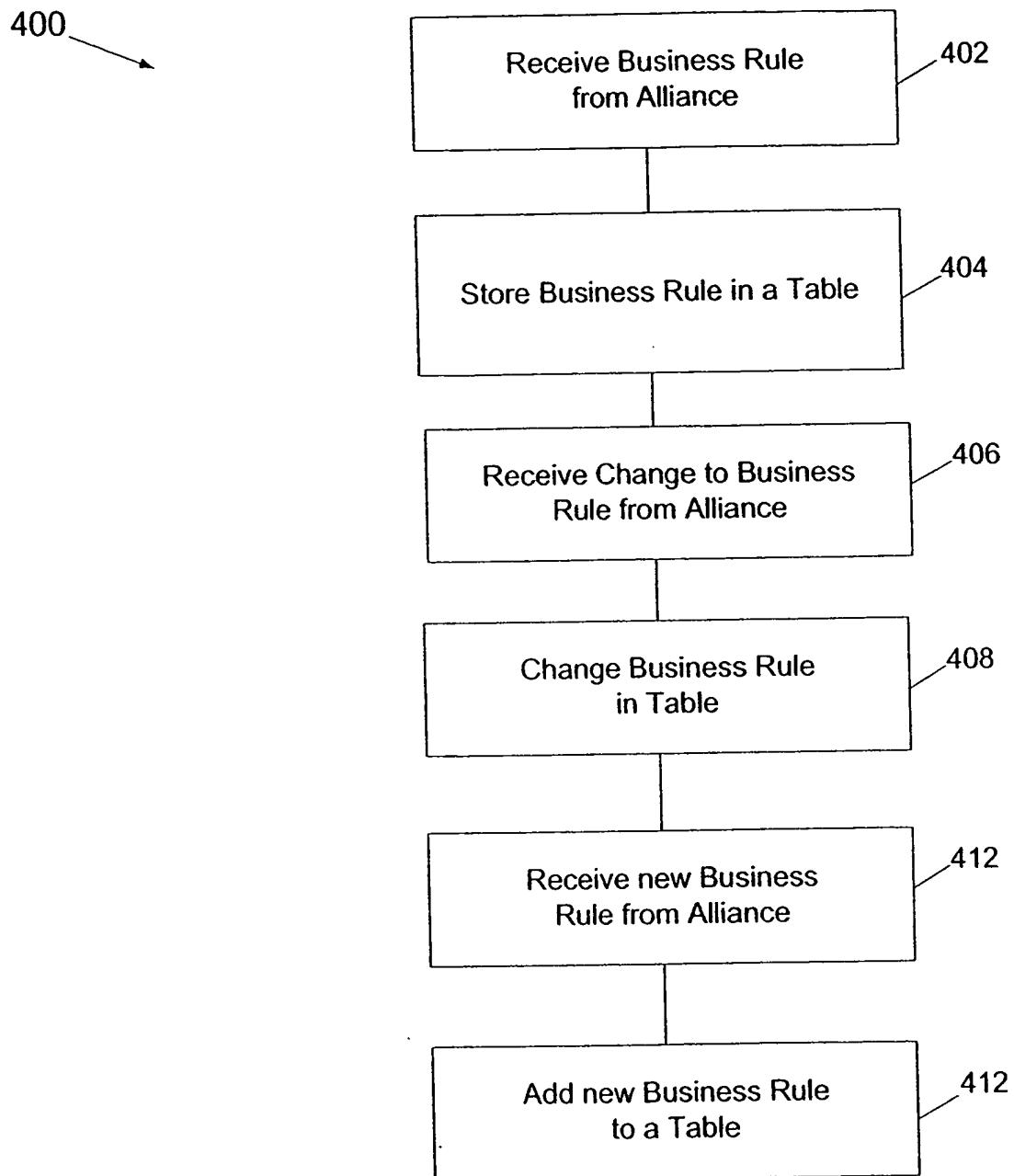


Fig. 7